



## TruGrocer FCU SMS Privacy Statement

This **SMS Privacy Statement** is intended to inform you of our practices regarding the collection, use and disclosure of any information you submit to us via text message. This includes Personal Private Information, which is information about you that is personally identifiable such as your name, Social Security number, e-mail address, member number, etc.

### USER CONSENT

By text messaging TruGrocer you are agreeing to the terms and conditions of this **SMS Privacy Statement**.

### COLLECTION AND USE OF INFORMATION

#### Personal Private Information

In general, we collect Personal Private Information that you submit to us voluntarily through the TruGrocer FCU Short Message Service. However, we encourage you NOT to include any Personal Private Information when sending us a text message.

Except as otherwise stated in this **SMS Privacy Statement**, we do not sell, trade, rent, or share the Personal Private Information that we collect with third parties, unless you authorize us to do so. Personal Private Information you submit to us is used by us to provide you access to the TruGrocer FCU Short Message Service, to improve our Short Message Service and to offer you additional information and functionality.

We may provide your Personal Private Information to third-party service providers who work on behalf of or with us to provide the services and features of our Short Message Service and to help us communicate with you. Examples of such services include sending email, analyzing data, providing marketing assistance, processing payments (including credit card payments), and providing member services. We require our third-party service providers to agree not to use such information except as necessary to provide the relevant services to us.

We may disclose your Personal Private Information if we believe in good faith that such disclosure is necessary to (a) comply with relevant laws; (b) respond to subpoenas or warrants served on us; or (c) protect and defend our rights or property, you, or our third-parties. You hereby consent to us sharing your Personal Private Information under these circumstances.

#### Children's Privacy

We do not knowingly collect Personal Private Information from individuals under the age of thirteen (13) without obtaining consent from a parent or legal guardian. If we discover that a user is under the age of thirteen (13), we will take steps to remove that user's Personal Private Information from our databases.

### **The Ability of Others to View Your Information**

Helping you to protect your Personal Private Information is a vital part of our mission. It is up to you to make sure you are comfortable with the information you choose to provide us. We will not send Personal Private Information via the TruGrocer FCU Short Message Service.

### **Third-Party Websites**

The TruGrocer FCU Short Message Service may provide links to other websites that are owned or operated by other companies (third-parties). When you use a link online to visit a third-party website, you will be subject to that website's privacy and security practices, which may differ from ours. You should familiarize yourself with the privacy policy, terms of use, and security practices of the linked third-party website before providing any information on that website.

### **Information Security**

We are committed to protecting the security of your Personal Private Information. We use a variety of technologies and procedures to help protect your Personal Private Information. For additional information regarding how we use your Personal Private Information, see our Privacy Notice on the TruGrocer.com website (<https://www.trugrocer.com/Privacy-Policy.aspx>).

### **Updates**

This Privacy Statement is subject to revision at our discretion. Continued use of the TruGrocer FCU Short Message Service following any such changes shall indicate your acknowledgement of such changes and agreement to be bound by the terms and conditions of those changes.

### **Additional SMS Terms of Service**

We can deliver messages to most mobile phone carriers. TruGrocer Federal Credit Union is not responsible for any delays, failures, or errors in the delivery of SMS messages caused by factors beyond our control, including but not limited to network congestion, technical issues, or mobile carrier limitations. Standard message and data rates may apply for any text messages sent to us from you, and to you from us.

### **Questions?**

If you have questions or concerns about this Privacy Statement or our Privacy Notice (available on our website), please email us at [info@trugrocer.com](mailto:info@trugrocer.com) or contact us at the mailing address or phone number below.

TruGrocer Federal Credit Union  
PO Box 8145  
Boise, ID 83707  
1-855-320-6460